	Qu 11	Qu 13	Qu 121	
1. Positive, no evidence: very good, good, nice	103	114	77	125
2. Positive, with evidence: good results, specific statements	47	120	95	241
3. Neutral or mixed	11	20	6	244
4. Negative, no evidence: no good, bad, of no use	9	5	15	228
5. Negative, with evidence: difficult to apply in deep water, must keep using it, too expensive, same results as without fertiliser	33	13	80	
6. Positive, qualified: Fertiliser too expensive	13	—	1	
7. Positive, qualified otherwise: only for high land; very hard to purchase; requires to keep on using it	32	18	18	
8. Respondent states he has no opinion	54	31	26	
X. Negative, qualified: It's not quite good, it depends on the soil	4	4	3	
0. No answer	4	3	1	
99 Respondent's attitude not ascertainable	23	5	11	

	Qu 122	
		125
0. D.A.	85	241
1. Too expensive	78	
2. Difficult to purchase	15	
3. Not fit for low land	39	
4. Soil not suitable	3	
5. No ascertainable reason given	28	
6. Too little land	7	
7. Other reasons	56	
8. Have never used it before. Do not now either	12	
X. N.A.	105	
9.	21	

	Qu 168	
		125
X. N.A. Unascertainable	60	243
0. D.A.	151	435
1. Nothing, cannot do anything	70	458.
2. Grow mushrooms	12	
3. Raise poultry	15	
4. Raise fish (including Tilapia	7	
5. Use fertiliser	—	
6. Find job as laborers	6	
7. Others: try to find new seed, sell vegetables, borrow money from neighbors, keep rice until price goes up, economise, send sons to work	36	

434 Odd receipts: lottery prizes, gambling, etc.

b. Outgoing

Imports: Several items of food, clothing, stimulants, medicine, toilet, fuel; building materials; buffaloes, farm implement, farm materials; gold and jewelries and other articles of adornment; stationary (very limited); ordination and other ritual items.

Outsiders' regular earnings in the village: rentals of land owned by outsiders, interest on loans and equivalent extended by outsiders, wage paid to outsiders (limited to peripheral areas).

Taxes, contributions and fees: land taxes, fees and contributions paid to outsiders.

Purchases of lands owned by outsiders.

Settlement of loans extended to outsiders.

Investment outside the village (one Bangchan resident owns shares of an electricity concern in Minburi totalling 5,000 baht, the same person had invested a total of 10,000 baht on a fishing enterprise in a coastal town).

Remittances: for educationof children sent to Bangkok.

Travelling expenses and pilgrimage.

434
• 458 2. Seasonal fluctuation of money supply

Money supply fluctuates very highly in the village because of pronounced periods of sale of paddy and of the method of payment for it. There are two periods of sale: during late December and March, and during July and November. There is practically no sale between March and July because canals are impassable during this more or less dry period. Actually, it is dry from March to May; after that although rain has started, the water level in the canals is not high

7: Janlekha X-4,5 (1948-1953)1956 AO7 Central Thai AO7
Bangchan

434 enough for efficient movement of paddy.

458 The general practice was that right after harvest immediate sale of paddy was necessary for settlement of credit purchase accounts and rentals. Another sale was perhaps necessary a few days later for living expenses which had been postponed during the cash-scarce [798] period before harvesting. Then another sale might be made in order to have cash to pay for building materials needed for repair work which was usually done during this time. Just before March a final sale for this first period was made in order that the family may have cash enough to last through July. The money was to cover contributions to various rituals to which the family had already been invited, and perhaps to cover ritual sponsor by the family itself. Besides, there was still need for cash for each family member to carry around during this period of festivals.

243 Villagers said that few farm operators had any
434 paddy left for sale in the second period (July - November).
458 This was contrary to our findings as shown later in Table 65. Perhaps, they were thinking of conspicuous sales of large amounts by farmers having say over 500 tang of paddy for sale in the second period.

* [123] During the last few days of March, 1953, when paddy sale had apparently ceased, we made a round call covering the homes of all 96 sample-families and checked the amount of paddy on hand as of the end of March.

[TEXT CONTINUED ON PAGE 360]

432 seller of the land did not show up until the next morning. Recruit had to be made for guns and men to guard the money for that whole long night.

3. Scarcity of money

A243 434 Scarcity of money exists in Bangchan because there is, relative to the demand for purchased goods and services, only a small margin between the price received and the cash outlay of producing paddy. Another reason is that most farms are too small, thus yielding small net cash incomes to the majority of farm operators in the village. Small incomes of farm operators who constitute the core of village economy means also small incomes of the rest of the village population whose financial condition directly or indirectly depends on incomes of farm operators.

426 • 458 Scarcity of money is directly evidenced by shortage of money during theperiod from July to December. It is also indicated by high rates of interest on credit purchases and loans sought in the village.

434 454 The problem of scarcity of money has been rendered more acute by the fact that affluent farmers do not like to keep cash at home or put it in liquid form such as in saving bank in the nearby market town, but prefer to invest it in a more or less non-liquid form such as loans or land purchases. Some of those who had accumulated a large amount also tend to spend it on sponsoring of rituals costing as high as several

[796]

A243 Finally, it has been pointed out that the kind of
161 training and the type of financial preparation given to young
178 married couples have served only to confirm Bangchan people
464 to their preference for rice cultivation. This together with limited job opportunities open to them elsewhere have tended to keep the villagers on the farms, and thus have tended to regenerate the condition of population pressure in Bangchan.

Lack of Effective Control and Regulationof Water Supply

A243 Another contributing factor is the lack of effective
458 control and regulation of water supply, which has caused annual fluctuation of rice crop. On the whole, this crop fluctuation is not as high as is the case in most of rice
[731] growing areas elsewhere. Famine certainly has not been known in Bangchan. Nevertheless, it is a certain sector of rice growers -- the marginal farmers with limited ability to adjust or with relatively little command over capital -- who are seriously affected by annual fluctuation of rice crop.

A243 When affluent farmers have a poor crop, their credit
426 purchase accounts may go up beyond the normal level, but they are usually in a position to clear this type of high interest bearing debts at the end of the business year by their net cash incomes or at least by securing loans with lower rates of interest to pay the accounts. On the other hand, marginal farmers are not in a position to seek low interest bearing loans. In case of crop failure, therefore,

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
Bangchan

243 256 433 comprising the by-products of milling -- broken rice, bran, and husk. There is still a further saving when paddy is milled where it is produced, for bran would not have to be moved away from the farm as part of paddy to distant mills and then moved back again to the farm where it is bought back to be utilized as feed.

If not hampered by unnecessary government restriction, small rice mill industry will provide opportunity for local investment to which internal savings among affluent farmers may be channelized. The relatively low capital requirement and the simplicity of operation of small movable rice mills have made it possible for many Thai farmers in the northern part of the country to become successful rice millers, and there is no reason to believe that farmers in the Central Plain cannot do likewise.

Scarcity of Cash and Credit

434 • 457 An important factor contributing to the acuteness of the basic economic problem of Bangchan is the scarcity of both cash and credit in the village. Bangchan farmers receive cash from the sale of paddy in two periods -- from January to March, and from July to October. Most sales are expedited in the first period, when rentals and credit accounts are expected to be settled. Farmers also need cash for the purchase of goods they have forgone during the previous work season when they had little or no cash. Since there will be no sale of paddy during April - June when paddy cannot be moved through the shallow water level

434 in the canals, some cash is also needed to last the farmers
453 through the festive and merit-making dry season.

Since most of Bangchan operators are farmers whose incomes are barely or not at all enough to cover their household expenses, very few could hold their paddy stock for sale in the second period when higher prices may be expected.

[454] It has been observed that Bangchan farmers do not want to keep cash in their homes for fear of robbery. This is probably another reason for the withholding of paddy from sale in the first period in addition to the prospect of better prices. These few affluent farmers who have some paddy for sale in the second period have to sell it all before the arrival of new crop which often floods the market and forces the prices down.

43
[426] Farmers usually arrange that payment for their paddy be made in the market town where they immediately pass most of the cash on to their creditors or sellers of the goods they plan to buy on that date. On the way home, they would stop over at the village stores to settle their other accounts. Thus, by the time they are back at home there is not much cash on hand to worry about. The few affluent farmers would do the same thing in their early sales -- that is, they would sell only a small portion of their crop so that there will be only a small amount of cash left on hand by the time they are back at home. In their later sales, however, these farmers must have a large amount of cash. It has